UNITED STATES BANKRUPTCY COURT
Eastern District of California

Honorable Christopher D. Jaime
Chief Bankruptcy Judge
Department B, Courtroom 32
501 I Street, 6th Floor
Sacramento, California

July 14, 2026 at 1:00 p.m.

Unless otherwise ordered, all matters before the Honorable Chief **Christopher Jaime** shall be simultaneously: (1) **In Person** at, **Sacramento Courtroom No. 32, 6th Floor** (2) via **ZoomGov Video**, (3) via **ZoomGov Telephone**, and (4) via **CourtCall.**

You may choose any of these options unless otherwise ordered or stated below.

All parties who wish to appear at a hearing remotely ***must sign up by 4:00 p.m.*** **one business day** prior to the hearing. Information regarding how to sign up can be found on the **Remote Appearances** page of our website at https://www.caeb.uscourts.gov/Calendar/RemoteAppearances. Each party who has signed up will receive a Zoom link or phone number, meeting I.D., and password via e-mail.

If the deadline to sign up has passed, parties who wish to appear remotely must contact the Courtroom Deputy for the Department holding the hearing.

Please also note the following:

- Parties in interest may connect to the video or audio feed free of charge and should select which method they will use to appear when signing up.
- Members of the public and the press appearing by ZoomGov may only listen in to the hearing using the zoom telephone number. Video appearances are not permitted.
- Members of the public and the press may not listen in to trials or evidentiary hearings, though they may appear in person in most instances.

To appear remotely for law and motion or status conference proceedings, you must comply with the following guidelines and procedures:

1. Review the Pre-Hearing Dispositions prior to appearing at the hearing.
2. Parties appearing via CourtCall are encouraged to review the CourtCall Appearance Information.

If you are appearing by ZoomGov phone or video, please join at least 10 minutes prior to the start of the calendar and wait with your microphone muted until the matter is called.

Unauthorized Recording is Prohibited: Any recording of a court proceeding held by video or teleconference, including “screen shots” or other audio or visual copying of a hearing is prohibited. Violation may result in sanctions, including removal of court-issued medica credentials, denial of entry to future hearings, or any other sanctions deemed necessary by the court. For more information on photographing, recording, or broadcasting Judicial Proceedings, please refer to Local Rule 173(a) of the United States District Court for the Eastern District of California.

PRE-HEARING DISPOSITIONS INSTRUCTIONS:

Each matter on this calendar will have one of three possible designations: No Ruling, Tentative Ruling, or Final Ruling. These instructions apply to those designations.

No Ruling: All parties will need to appear at the hearing unless otherwise ordered.

Tentative Ruling: If a matter has been designated as a tentative ruling it will be called. The court may continue the hearing on the matter, set a briefing schedule, or enter other orders appropriate for efficient and proper resolution of the matter. The original moving or objecting party shall give notice of the continued hearing date and the deadlines. The minutes of the hearing will be the court’s findings and conclusions.

Final Ruling: Unless otherwise ordered, there will be no hearing on these matters and no appearance is necessary. The final disposition of the matter is set forth in the ruling and it will appear in the minutes. The final ruling may or may not finally adjudicate the matter. If it is finally adjudicated, the minutes constitute the court’s findings and conclusions.

Orders: Unless the court specifies in the tentative or final ruling that it will issue an order, the prevailing party shall lodge an order within seven (7) days of the final hearing on the matter.

1.	26-21310-B-13 JCW-1	MANSOOR/NAZREEN ALI Colby D. LaVelle	MOTION FOR RELIEF FROM AUTOMATIC STAY 6-12-26 [38]

MERCEDES-BENZ FINANCIAL
SERVICES USA LLC VS.

Final Ruling

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion for relief from the automatic stay.

Mercedes-Benz Financial Services USA LLC ("Movant") seeks relief from the automatic stay with respect to an asset identified as a 2019 Mercedes-Benz E-Class Sedan (the "Vehicle"). The moving party has provided the Declaration of Ashley Burrell to introduce into evidence the documents upon which it bases the claim and the obligation owed by the Debtor. The Burrell Declaration states that there are 3 post-petition payments in default totaling $4,710.00.

From the evidence provided to the court, and only for purposes of this motion, the debt secured by this asset is determined to be $45,597.66, as stated in the Burrell Declaration, while the value of the Vehicle is determined to be $20,000.00, as stated in Schedules A/B and D filed by Debtor.

Discussion

The court maintains the right to grant relief from stay for cause when a debtor has not been diligent in carrying out his or her duties in the bankruptcy case, has not made required payments, or is using bankruptcy as a means to delay payment or foreclosure. *In re Harlan*, 783 F.2d 839 (B.A.P. 9th Cir. 1986); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985). The court determines that cause exists for terminating the automatic stay since the Debtors and the estate have not made post-petition payments. 11 U.S.C. § 362(d)(1); *In re Ellis*, 60 B.R. 432 (B.A.P. 9th Cir. 1985).

There also being no objections from any party, the 14-day stay of enforcement under Rule 4001(a)(3) is waived.

No other or additional relief is granted by the court.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

2. 25-90413-B-13 CHERYL GONZALES 25-2113 PGM-2 CATHREIN V. GONZALES

MOTION BY PETER G. MACALUSO TO WITHDRAW AS ATTORNEY 6-17-26 [43]

Final Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to grant the motion and allow counsel of record to withdrawal as the attorney of record in the adversary proceeding.

Peter Macaluso ("Counsel"), attorney for Debtor Cheryl Gonzales ("Debtor"), moves to withdraw as attorney because Debtor expressed to Counsel at the time of dismissal of her Chapter 13 case, and on subsequent occasions, that she does not wish to retain Counsel in the her adversary proceeding (dkt. 43).

Local Bankr. R. 2017-1(e) provides that an attorney who has appeared may not withdraw leaving the client in propria persona without leave of the court upon noticed motion and notice to the client and all other parties who have appeared. The attorney shall provide an affidavit stating the current or last known address or addresses of the client and the efforts made to notify the client of the motion to withdraw. Withdrawal of an attorney is governed by the Rules of Professional Conduct of the State Bar of California and Counsel shall conform to the requirements of those rules.

Pursuant to California Rule of Professional Conduct 1.16, formerly California Rule of Professional Conduct 3-700, a lawyer may withdraw from representing a client if the client breaches a material term of an agreement with the lawyer and the lawyer has given the client reasonable warning of withdrawal, if a continuation of the representation is likely to result in a violation of the rules, if the client renders it unreasonably difficult for the lawyer to carry out the representation effectively, or if other good cause for withdrawal exists. Cal. Rules Prof. Conduct 1.16(b).

Based on the Debtor's stated intent to not be represented by Counsel, cause to permit Counsel's withdrawal exists. Moreover, although this motion filed, set, and served under Local Bankr. R. 9014-1(f)(2), the Debtor no longer wishes to be represented by Counsel and Counsel has provided an affidavit stating the current address for Debtor. There is no need to delay withdrawal.

The court will permit Counsel's immediate withdrawal from this adversary proceeding. The motion will be granted. Counsel is no longer counsel of record in the adversary proceeding.

The motion is ORDERED GRANTED for the reasons stated in the minutes.

The court will prepare an order.

3. 25-27018-B-13 CAROLINE SANDERS MOTION TO MODIFY PLAN
SSH-1 Simran Singh Hundal 6-4-26 [35]

Final Ruling

The motion to modify was filed pursuant to Local Bankruptcy Rule 9014-1(f)(1). However, there is no certificate of service indicating that the motion and supporting documents were served. *See* Local Bankr. R. 9014-1(e). The motion is DENIED WITHOUT PREJUDICE.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

4.	20-24822-B-13 LGT-2	NORBERTO ROSARIO RIVERA Gregory J. Smith	CONTINUED MOTION UNDER RULE 3002-1(G)(4) TO DETERMINE FINAL CURE AND PAYMENT OF THE MORTGAGE CLAIM. RE: MCLP ASSET COMPANY, INC.. (CLAIM NO. 3) 3-24-26 [105]

Final Ruling

The parties have stipulated to **continue the hearing to August 18, 2026, at 1:00 p.m.** The stipulation will be approved. The party filing the stipulation shall submit an order approving the stipulation. No appearance on July 14, 2026, at 1:00 p.m. is required.

5.	25-25325-B-13 LGT-1	JUAN ALVAREZ Pro Se	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 2-27-26 [105]

Final Ruling

The case having previously been dismissed, the objection is dismissed as moot.

The objection is ORDERED DISMISSED AS MOOT for reasons stated in the minutes.

The court will issue an order.

6.	26-22425-B-13 LGT-1	TARRANCE ROSS Mikalah Liviakis	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [15]

Final Ruling

CONTINUED TO 8/4/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/16/26.

The objection is ORDERED CONTINUED to August 4, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

7.	26-22525-B-13 LGT-1 **Thru #8**	SERGE/JEANETTE KARALLI Peter G. Macaluso	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [12]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

The debtors have filed a response conceding that their plan is not ready for confirmation and that they will file and serve a modified plan.

The plan filed May 1, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

8.	26-22525-B-13 RDW-1	SERGE/JEANETTE KARALLI Peter G. Macaluso	OBJECTION TO CONFIRMATION OF PLAN BY GOLDEN 1 CREDIT UNION 6-24-26 [15]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). A written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

The debtors have filed a response stating that a resolution has been reached between the debtors and creditor. Debtors will file set and serve a new plan providing for $10,265.00 secured for the Hyundai Sonata and $5,222.68 for the Camry. As such, the current plan will be denied.

The plan filed May 1, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

9.	26-21629-B-13 NLG-1	JOSE GONZALEZ MENDOZA AND JANISA BENAVIDES CORDOBAS Daniel King	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY NEWREZ LLC 5-11-26 [17]

Final Ruling

The objection to confirmation was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankruptcy Rules 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Nonetheless, the court determines that the resolution of this matter does not require oral argument. *See* Local Bankr. R. 9014-1(h).

The court's decision is to overrule the objection as moot.

Subsequent to NewRez LLC filing its objection, Debtors filed an amended plan on June 5, 2026. The earlier plan filed April 23, 2026, is not confirmed.

The objection is ORDERED OVERRULED AS MOOT for reasons stated in the minutes.

The court will issue an order.

10.	26-22634-B-13 LGT-1	KEVRON/CANDICE DUNLAP Candace Y. Brooks	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [14]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to **continue the objection to August 4, 2026, at 1:00 p.m.**

The trustee had listed numerous issues in her objection to confirmation, dkt. 14. While the debtor has not responded, they have filed multiple amended schedules and documents requested by the trustee. It appears the trustee's issues have been resolved but the court is not sure if any issues remain. The objection will be continued to August 4, 2026, at 1:00 p.m. to allow the trustee to review the record and to submit a status report by July 17, 2026, at 5:00 p.m. If no status report is filed, the court will assume all issues have been resolved and overrule the objection to confirmation.

The objection is ordered CONTINUED to August 4, 2026, at 1:00 p.m.

The court will issue an order.

11. 26-22437-B-13 LGT-1 | MICHAEL SANTOS Eric J. Gravel | OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [20]

Final Ruling

The objection to confirmation was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankruptcy Rules 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Nonetheless, the court determines that the resolution of this matter does not require oral argument. *See* Local Bankr. R. 9014-1(h).

The court's decision is to overrule the objection as moot.

Subsequent to the Chapter 13 Trustee filing its objection, Debtors filed an amended plan on June 20, 2026. The earlier plan filed May 4, 2026, is not confirmed.

The objection is ORDERED OVERRULED AS MOOT for reasons stated in the minutes.

The court will issue an order.

12. 26-22439-B-13 CRAIG CONRARDY OBJECTION TO CONFIRMATION OF
LGT-1 Mikalah Liviakis PLAN BY LILIAN G. TSANG
6-23-26 [13]

12. 26-22439-B-13 LGT-1	CRAIG CONRARDY Mikalah Liviakis	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-23-26 [13]

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

13. 23-20649-B-13 ROBERT FENILI MOTION TO MODIFY PLAN
MET-1 Mary Ellen Terranella 6-9-26 [39]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). While opposition was filed, it has since been resolved. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to permit the requested modification and confirm the modified plan.

11 U.S.C. § 1329 permits a debtor to modify a plan after confirmation. The Debtor has filed evidence in support of confirmation. The opposition filed by the Chapter 13 trustee has been resolved and the trustee now recommends confirmation. The modified plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329, and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

14. 26-21652-B-13 JOSE HERNANDEZ CONTINUED OBJECTION TO
LGT-1 Rhonda Walker CONFIRMATION OF PLAN BY LILIAN G. TSANG
5-11-26 [21]

Final Ruling

CONTINUED TO 8/11/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/30/26.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

15. 26-22456-B-13 BMR-1 **Thru #16** | THEODORE/WANDA STITT Rabin Pournazarian | OBJECTION TO CONFIRMATION OF PLAN BY SOLARACCESS 5B LLC 6-24-26 [17]

Final Ruling

Creditor SOLARACCESS 5B LLC ("Creditor") filed an objection, dkt. 17, to the Chapter 13 Plan filed on April 30, 2026, dkt. 3, by debtors Theodore Bart Stitt Jr. and Wanda Jessica Stitt ("Debtors").

The hearing on the objection is continued to **August 4, 2026, at 1:00 p.m.**

Debtors shall file a response to Creditor's objection by July 21, 2026, that either (1) explains and justifies the basis for characterizing Creditor's claim as a secured claim or (2) consents to the Creditor's executory contract characterization of the claim and further states that an amended plan treating Creditor's claim as an executory contract will be filed, set, and served (and is filed set and served within 7 days after the response).

If Debtors insist on treating Creditor's claim as a secured claim, Creditor may file an optional reply by July 28, 2026. Any reply must explain the UCC-1 Financing Statements filed with Creditor's proof of claim and why the claim is not a secured claim based on the financing statements.[1]

The objection is ORDERED CONTINUED to August 4, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

16. 26-22456-B-13 LGT-1 | THEODORE/WANDA STITT Rabin Pournazarian | OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [12]

WITHDRAWN BY M.P.

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

[1]The court notes that on July 6, 2026, Creditor filed Claim No. 33-1 as an unsecured claim; however, Creditor's unsecured claim includes UCC-1 Financing Statements as exhibits.

17. 26-21970-B-13 AMARI DAVISON MOTION TO CONFIRM PLAN
ADD-2 Pro Se 7-1-26 [47]

Final Ruling

The motion to confirm was filed pursuant to Local Bankruptcy Rule 9014-1(f)(1). However, there is no certificate of service indicating that the motion and supporting documents were served. *See* Local Bankr. R. 9014-1(e). The motion is DENIED WITHOUT PREJUDICE.

The motion is ORDERED DENIED WITHOUT PREJUDICE for reasons stated in the minutes.

The court will issue an order.

18. 22-22971-B-13 ALEXANDER CHEUNG MOTION TO INCUR DEBT
RK-1 Richard Kwun 6-29-26 [51]

Tentative Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition[, and may appear at the hearing to offer oral argument].

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to grant the motion to incur.

The motion seeks permission to purchase a incur debt on debtor's unencumbered home as collateral for a 30 year mortgage, the total purchase price of which is $250,000.00, with monthly payments of $1,922.28. Property tax and insurance which must be escrow is estimated to be $1,026. The total payment of principal, interest, tax and insurance to the lender will be $2,948. The debtor is able to afford this loan and as such will be able to make a lump sum payment to complete the Chapter 13 plan and satisfy the remaining balance on all filed claims.

Discussion

A motion to incur debt is governed by Federal Rule of Bankruptcy Procedure 4001(c). *In re Gonzales*, No. 08-00719, 2009 WL 1939850, at *1 (Bankr. N.D. Iowa July 6, 2009). Rule 4001(c) requires that the motion list or summarize all material provisions of the proposed credit agreement, "including interest rate, maturity, events of default, liens, borrowing limits, and borrowing conditions." Fed. R. Bankr. P. 4001(c)(1)(B). Moreover, a copy of the agreement must be provided to the court. *Id.* at 4001(c)(1)(A). The court must know the details of the collateral as well as the financing agreement to adequately review post-confirmation financing agreements. *In re Clemons*, 358 B.R. 714, 716 (Bankr. W.D. Ky. 2007).

The court finds that the proposed credit, based on the unique facts and circumstances of this case, is reasonable. There being no opposition from any party in interest and the terms being reasonable, the motion is granted.

The motion is ORDERED GRANTED for the reasons stated in the minutes.

The court will prepare an order.

19. 25-23474-B-13 GENOLA SCOTT MOTION TO CONFIRM PLAN
PGM-5 Peter G. Macaluso 6-9-26 [89]

Final Ruling

The motion has been set for hearing on the 35-days notice required by Local Bankruptcy Rules 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to confirm the fourth amended plan.

First, the creditor Ally Bank has objected to the motion to confirm due to the interest rate being less than 8.75%. The debtor has stated that was a typographical error and are willing to correct the interest rate in the order confirming. The court will permit this change to be included in the order confirming the plan and the motion to confirm will be granted.

The amended plan complies with 11 U.S.C. §§ 1322, 1323, and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

20. 26-22576-B-13 LGT-1 JAMIE BRIDGEMAN Michael K. Moore OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [24]

Final Ruling

CONTINUED TO 8/4/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/16/26.

The objection is ORDERED CONTINUED to August 4, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

21.	26-22577-B-13 ALG-1 **Thru #23**	JEANETTE GATLIN Peter G. Macaluso	OBJECTION TO CONFIRMATION OF PLAN BY SC INVESTMENT HOLDINGS, INC. 7-1-26 [23]

Final Ruling

CONTINUED TO 8/11/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/30/26.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

22.	26-22577-B-13 KMM-1	JEANETTE GATLIN Peter G. Macaluso	OBJECTION TO CONFIRMATION OF PLAN BY FIRSTKEY MASTER FUNDING 2021-A COLLATERAL TRUST, U.S. BANK TRUST NATIONAL ASSOCIATION 6-24-26 [19]

Final Ruling

CONTINUED TO 8/11/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/30/26.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

23.	26-22577-B-13 LGT-1	JEANETTE GATLIN Peter G. Macaluso	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-18-26 [16]

Final Ruling

CONTINUED TO 8/11/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/30/26.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

24. 25-26180-B-13 WALTER/NORA MENDEZ MOTION TO CONFIRM PLAN
JCK-4 Gregory J. Smith 5-12-26 [61]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(1), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 2002(b). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to confirm the amended plan.

11 U.S.C. § 1323 permits a debtor to amend a plan any time before confirmation. The Debtors have provided evidence in support of confirmation. No opposition to the motion has been filed by the Chapter 13 Trustee or creditors. The amended plan complies with 11 U.S.C. §§ 1322 and 1325(a) and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

25. 25-26481-B-13 MC-1 | ARTHER/ARLENE JACKSON Muoi Chea | MOTION TO APPROVE TRANSFER OF PERSONAL PROPERTY 6-26-26 [32]

Tentative Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). Parties in interest were not required to file a written response or opposition, and may appear at the hearing to offer oral argument.

The court's decision is to grant the motion.

Debtors seek to transfer her interest in an automobile commonly known as 2014 BMW 429i to their son, whose name has not been listed in any court documents. At the time of filing, this property was listed on Schedule A of the petition indicating co-ownership between the Debtors and their son.

The Declaration of Arther and Arlene Jackson states that their son has made all car payments, maintenance and repair payments, and pays for his auto insurance. Their son has paid off the vehicle and debtors wish for the car to be under his name solely. Debtors have made no payments towards the ownership and maintenance of this vehicle. They have acted solely as co-signers.

Debtor seeks to transfer their interest in the vehicle and continue in their Chapter 13 plan. Debtors contend that the transfer of the real property does not affect their ability to complete the plan.

Discussion

The confirmed plan creates a duty on the part of a debtor to obtain prior court authorization before transferring property. Ch. 13 Plan § 6.02, dkt. 12. The Local Rules also require court authorization when property with a value of $1,000.00 or more is to be transferred other than in the ordinary course of business. Local Bankr. R. 3015-1(b)(1).

Based on the motion and supporting papers, the Debtor will no longer owe a debt to BMW Financial Services after the transfer. The court finds a proper purpose for this transfer. The motion will be granted.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

26. 09-45283-B-13 GRACE KLISURA
Brian S. Haddix

MOTION FOR PAYMENT OF UNCLAIMED FUNDS IN THE AMOUNT OF $6,220.44 WITH DILKS & KNOPIK, LLC
6-4-26 [96]

CASE CLOSED: 02/26/14

Final Ruling

The motion has been set for hearing on 28-days notice. Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). No opposition was filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to grant the motion for unclaimed funds.

Dilks & Knopik, LLC, ("Movant") has filed the instant Motion for Payment of Unclaimed Funds and seeks to recoup the sum of $6,220.44 from the unclaimed dividends paid into the court in the underlying Chapter 13 case. The case commenced on November 18, 2009, and was dismissed on July 22, 2013. On January 29, 2014, the Chapter 13 Trustee filed with the court a Notice of Unclaimed Dividend(s) by Creditor(s) indicating that the sum of $6,220.44 was paid into the court as unclaimed funds, which should have otherwise gone to Debtor Grace Klisura. Dkt. 89. Movant is an LLC that seeks to recover unclaimed funds for debtors while taking a percentage of the claim after the motion has been granted. The debtor has signed an assignment agreement which has been filed with the court along with a notice of assignment. Dkt. 96.

On June 4, 2026, Movant filed the instant motion, accompanied inter alia by documents that purport to be (1) a notarized Application for Payment of Unclaimed Funds; (2) photocopies of a driver's license, ID card, and business card confirming the identity of Brian Dilks and Caryn Knopik, agents of Movant; (3) a Request for Payee Information and TIN Certification form, and (4) a Form W-9, (5) Assignment agreement, (6) Notice of Assignment, and (6) photocopies of a driver's license confirming the identify of Debtor Grace Klisura. Dkt. 96.

The court is satisfied that Movant has demonstrated its entitlement to the unclaimed funds properly owed to Dilks & Knopik, LLC. Accordingly, the motion is granted.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.

27. 25-20485-B-13 RAS-2 **Thru #28** | STEVEN KAMP Pro Se | OBJECTION TO CONFIRMATION OF PLAN BY HSBC BANK USA, NATIONAL ASSOCIATION 6-18-26 [138]

Final Ruling

The objection was properly filed at least 14 days prior to the hearing on the motion to confirm a plan. *See* Local Bankr. R. 3015-1(c)(4) & (d)(1) and 9014-1(f)(2). Parties in interest may, at least 7 days prior to the date of the hearing, serve and file with the court a written reply to any written opposition. Local Bankr. R. 9014-1(f)(1)(C). No written reply has been filed to the objection.

Because the plan is not confirmable and the objection is not one that may be resolved in the confirmation order, further briefing is not necessary. *See* Local Bankr. R. 9014-1(f)(2)(C). The court has also determined that oral argument will not assist in the decision-making process or resolution of the objection. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers. No appearance at the hearing is necessary.

The court's decision is to sustain the objection and deny confirmation of the plan.

First, the plan fails to properly cure the post-petition arrearage owed to HSBC Bank USA, National Association in Class 1 for months four months of default totaling $12,380.56. The current proposed plan lists $1,000.00 in arrears. The plan does not comply with 11 U.S.C. § 1325(a)(1). Because it fails to provide for the full payment of the arrearage, the plan cannot be confirmed.

The creditor raises concerns about the feasibility of the plan and whether the debtor can afford the plan. The trustee has raised similar concerns in the motion to modify, SMK-5. It appears that debtor is unable to properly fund the amended plan, especially considering the arrearage for Creditor will increase monthly plan payments. As such, the plan is not confirmable.

The plan filed June 1, 2026, does not comply with 11 U.S.C. §§ 1322 and 1325(a). The objection is sustained and the plan is not confirmed.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

28. 25-20485-B-13 SMK-5 | STEVEN KAMP Pro Se | MOTION TO MODIFY PLAN 6-1-26 [123]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rules 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). Opposition was filed.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to not permit the requested modification and not confirm the modified plan.

First, the plan will take approximately 56.87 additional months to complete, despite the plan being in month 16 currently, which exceeds the maximum length of 60 months pursuant to 11 U.S.C. § 1322(d) and which results in a commitment period that exceeds the permissible limit imposed by 11 U.S.C. § 1325(b)(4).

Second, the plan fails to account for funds paid by the trustee to Flagship Credit Acceptance. The prior plan placed the claim in Class 2 and now proposes to move the creditor to Class 3. The plan fails to account for the funds paid by the Trustee to Flagship while in Class 2.

The modified plan does not comply with 11 U.S.C. §§ 1322 and 1325(a) and is not confirmed.

The motion is ORDERED DENIED for reasons stated in the minutes.

The court will issue an order.

29.	26-22688-B-13 LGT-1	JANET/JONATHAN RICAFRENTE Matthew G. Grech	OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-22-26 [20]

Final Ruling

CONTINUED TO 8/4/26 AT 1:00 P.M. TO BE HEARD AFTER THE CONTINUED MEETING OF CREDITORS SET FOR 7/16/26.

The objection is ORDERED CONTINUED to August 4, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

30. 25-23594-B-13 DOUGLAS PHIPPS MOTION TO MODIFY PLAN
GC-1 Gerald B. Glazer 5-26-26 [20]

Final Ruling

The motion has been set for hearing on the 35-days' notice required by Local Bankruptcy Rule 3015-1(d)(2), 9014-1(f)(1), and Federal Rule of Bankruptcy Procedure 3015(g). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). The trustee has withdrawn their opposition. No other opposition has been filed. The matter will be resolved without oral argument. No appearance at the hearing is required.

The court's decision is to permit the requested modification and confirm the modified plan.

11 U.S.C. § 1329 permits a debtor to modify a plan after confirmation. The Debtor has filed evidence in support of confirmation. The Chapter 13 trustee has withdrawn the opposition as all issues have been resolved. The modified plan complies with 11 U.S.C. §§ 1322, 1325(a), and 1329, and is confirmed.

The motion is ORDERED GRANTED for reasons stated in the minutes. An appropriate order confirming the Chapter 13 plan shall be prepared consistent with the current practice of the Chapter 13 Trustee assigned to the case and the proposed order shall be submitted to the court.

The court will issue an order.

31.	26-22395-B-13 MS-1	AUDREY LOFTON Mark Shmorgon	CONTINUED MOTION TO VALUE COLLATERAL OF HYUNDAI CAPITAL AMERICA 4-28-26 [10]

Final Ruling

This matter will be continued to August 11, 2026, at 1:00 p.m. to allow the parties to resolve the motion.

The motion is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

32. 24-25197-B-13 PGM-9 | DENISE REES Peter G. Macaluso | MOTION TO SELL AND/OR MOTION TO WAIVE RULE 6004 (H) 6-29-26 [172]

Final Ruling

The motion has been set for hearing on the notice required by Local Bankruptcy Rule 9014-1(f)(1). The failure of the respondent and other parties in interest to file written opposition at least 14 days prior to the hearing as required by Local Bankruptcy Rule 9014-1(f)(1)(B) is considered to be the equivalent of a statement of nonopposition. *Cf. Ghazali v. Moran*, 46 F.3d 52, 53 (9th Cir. 1995). The defaults of the non-responding parties are entered.

The court has determined that oral argument will not assist in the decision-making process or resolution of the motion. *See* Local Bankr. R. 9014-1(h), 1001-1(f). This matter will therefore be decided on the papers.

The court's decision is to grant the motion to sell.

The Bankruptcy Code permits Chapter 13 debtors to sell property of the estate after a noticed hearing. 11 U.S.C. §§ 363(b) and 1303 (which allows debtor to sell). Debtor proposes to sell property described as 24390 N. Jack Tone Road, Acampo, California ("Property").

Proposed purchasers Vicente Ayala Acosta and Araceli Gomezllanos de Ayala have agreed to purchase the Property for $689,000.00. The net proceeds of this sale are estimated at $180,374.07. The Trustee has filed a response and, while not opposing the motion, requests that the following provisions be included in the order approving the sale of real property: that paragraph 16 of the motion should be amended to state that the Trustee will make a demand for all funds necessary to pay in full the statutory trustee fee on the arrearage claim of U.S. Bank plus the balance owed in the Chapter 13 plan.

Based on the evidence before the court, the court determines that the proposed sale is in the best interest of the estate. The motion is granted.

The Debtor requests that Rule 6004(h) be waived to allow the Trustee to issue a demand and fund the Plan from the proceeds of this sale. Rule 6004(h) is waived as there has been no opposition.

Debtor's attorney shall submit an order consistent with the Trustee's standard sale language. The order shall be approved by the Trustee.

The motion is ORDERED GRANTED for reasons stated in the minutes.

33.	26-22234-B-13 LGT-1	MARIO LEE Carl R. Gustafson	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-4-26 [13]

Final Ruling

This matter was continued from July 7, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, July 10, 2026. Debtor has responded stating that he will amended his plan. This does not remedy the objection and therefore, the court's conditional ruling at dkt. 17, sustaining the objection, shall become the court's final decision. The continued hearing on July 14, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

34.	26-22143-B-13 JCW-1	DONALD MUNDT AND MIRIAM BARBARIA Mark A. Wolff	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY SANTANDER BANK, N.A. 6-5-26 [20]

Final Ruling

The Debtor and Creditor Santander Bank, N.A. having filed a settlement agreement, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(ii) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

35. 20-25153-B-13 CLH-5 | MICHAEL/JOLENE YATES Charles L. Hastings | CONTINUED OBJECTION TO CLAIM OF GARY R. FARRAR, CLAIM NUMBER 4 AND/OR OBJECTION TO CLAIM OF GARY R. FARRAR, CLAIM NUMBER 5 , OBJECTION TO CLAIM OF GARY R. FARRAR, CLAIM NUMBER 6 6-2-26 [163]

Final Ruling

This matter was continued from July 7, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, July 10, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 172, sustaining the objection, shall become the court's final decision. The continued hearing on July 14, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

36.	26-22274-B-13 LGT-1	ERIC/KIMBERLY BLAND David A. Boone	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-4-26 [12]

Final Ruling

The Chapter 13 Trustee having filed a notice of withdrawal of its objection, the objection is dismissed without prejudice pursuant to Federal Rule of Civil Procedure 41(a)(1)(A)(i) and Federal Rules of Bankruptcy Procedure 9014 and 7041. The matter is removed from the calendar.

The objection is ORDERED DISMISSED WITHOUT PREJUDICE for reasons stated in the minutes.

37.	26-22292-B-13 LGT-1	KEVIN/BRANDEE MCCANN David Foyil	CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-5-26 [22]

Final Ruling

This matter was continued from July 7, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, July 10, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 28, sustaining the objection, shall become the court's final decision. The continued hearing on July 14, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

38. 26-22395-B-13 LGT-1 **Thru #39** | AUDREY LOFTON, Mark Shmorgon | CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY LILIAN G. TSANG 6-4-26 [31]

Final Ruling

This matter will be continued to August 11, 2026, at 1:00 p.m. to coincide with the motion to value collateral.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

39. 26-22395-B-13 JCW-1 | AUDREY LOFTON, Mark Shmorgon | CONTINUED OBJECTION TO CONFIRMATION OF PLAN BY HYUNDAI CAPITAL AMERICA 5-21-26 [24]

Final Ruling

This matter will be continued to August 11, 2026, at 1:00 p.m. to coincide with the motion to value collateral.

The objection is ORDERED CONTINUED to August 11, 2026 at 1:00 p.m. for the reasons stated in the minutes.

The court will issue an Order.

40. 26-22199-B-13 KEITH HALL CONTINUED OBJECTION TO
LGT-1 Scott M. Johnson CONFIRMATION OF PLAN BY LILIAN G. TSANG
6-5-26 [13]

Final Ruling

This matter was continued from July 7, 2026, to allow any party in interest to file a response by 5:00 p.m. Friday, July 10, 2026. Nothing was filed. Therefore, the court's conditional ruling at dkt. 16, sustaining the objection, shall become the court's final decision. The continued hearing on July 14, 2026, at 1:00 p.m. is vacated.

The objection is ORDERED SUSTAINED for reasons stated in the minutes.

The court will issue an order.

41. 26-23790-B-13 ALEXANDER LIOTTA MOTION TO EXTEND AUTOMATIC STAY
SW-1 James A. Shepherd O.S.T.
7-2-26 [9]

Tentative Ruling

The motion has been set for hearing on less than 28-days notice. Local Bankruptcy Rule 9014-1(f)(2). The court has granted the debtor's application to shorten time. Local Bankruptcy Rule 9014-1(f)(3). Parties in interest were not required to file a written response or opposition and may appear at the hearing to offer oral argument.

The court's decision is to grant the motion to extend.

Debtor seeks to have the automatic stay extended beyond 30 days pursuant to 11 U.S.C. § 362(c)(3). This is the Debtor's second bankruptcy petition pending in the past 12 months. The Debtor's prior bankruptcy case was dismissed on May 14, 2026, for failure to make plan payments (case no. 25-22520). Therefore, pursuant to 11 U.S.C. § 362(c)(3)(A), the provisions of the automatic stay end in their entirety 30 days after filing of the petition. *See e.g., Reswick v. Reswick (In re Reswick)*, 446 B.R. 362 (9th Cir. BAP 2011) (stay terminates in its entirety); *accord Smith v. State of Maine Bureau of Revenue Services (In re Smith)*, 910 F.3d 576 (1st Cir. 2018). This motion was set for hearing within 30 days of the filing of the instant case. 11 U.S.C. § 362(c)(3)(B).

Discussion

Upon motion of a party in interest and after notice and hearing, the court may order the provisions extended beyond 30 days if the filing of the subsequent petition was in good faith. 11 U.S.C. § 362(c)(3)(B). The subsequently filed case is presumed to be filed in bad faith if the debtor failed to perform under the terms of a confirmed plan. *Id.* at § 362(c)(3)(C)(i)(II)(cc). The presumption of bad faith may be rebutted by clear and convincing evidence. *Id.* at § 362(c)(3)(C).

In determining if good faith exists, the court considers the totality of the circumstances. *In re Elliot-Cook*, 357 B.R. 811, 814 (Bankr. N.D. Cal. 2006); *see also* Laura B. Bartell, *Staying the Serial Filer - Interpreting the New Exploding Stay Provisions of § 362(c)(3) of the Bankruptcy Code*, 82 Am. Bankr. L.J. 201, 209-210 (2008).

Debtor asserts that timing issues with when he received his paychecks caused him to fall behind in his Chapter 13 plan. He states that he fell a month behind in his prior case and was unable to recover. He is now more financially stable and has opened a new bank account to remove any transfer issues.

The Debtor has sufficiently rebutted, by clear and convincing evidence, the presumption of bad faith under the facts of this case and the prior case for the court to extend the automatic stay.

The motion is granted and the automatic stay is extended for all purposes and parties, unless terminated by operation of law or further order of this court.

The motion is ORDERED GRANTED for reasons stated in the minutes.

The court will issue an order.